

## State of Connecticut House of Representatives

STATE CAPITOL HARTFORD, CONNECTICUT 06106-1591 RED LINDA CRANCE

## REPRESENTATIVE LINDA A. ORANGE

FORTY-EIGHTH ASSEMBLY DISTRICT

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MEMBER

APPROPRIATIONS COMMITTEE
HUMAN SERVICES COMMITTEE
LEGISLATIVE MANAGEMENT COMMITTEE
PUBLIC SAFETY AND SECURITY COMMITTEE

February 23, 2010

Insurance & Real Estate Committee

Testimony for HB-5238

An Act Requiring Verification of Automobile Insurance Coverage of Persons Engaged in the Delivery of Newspapers

To the Distinguished Co-Chairs and Members:

On behalf of my constituent, Mr. Jim Kelly of Colchester, I ask for your support of this bill.

As you will note from his testimony, Mr. Kelly's property was subject to extensive damage when a newspaper carrier lost control of his vehicle. The carrier, despite being in the midst of performing commercial work, did not have a commercial rider on his personal insurance policy. Thus my constituent's claim against the carrier's insurance policy was denied and Mr. Kelly was victimized for a second time, since the claim fell to his own homeowners' and vehicular insurance policies.

The intent of this legislation is to require that newspaper carriers outfit their insurance policies with a commercial rider, since such contractors perform commercial work with their vehicles. It is a common sense measure that prevents the burden of responsibility for property damage from falling onto the victim.

Thank you for your consideration.

Sincerely,

Rep. Linda Orange

Deputy Speaker of the House